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In the Claims:

Please amend the claims as follows:

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1. (Currently Amended) A method for implementing a Casino patron betting, rating, and investment program, said method comprising the steps of:
 - establishing a casino investment account via a computer processor, said investment account for the benefit of a casino patron;
 - making a deposit into said casino investment account;
 - associating said casino investment account with a financial investment account of said casino patron;
 - redeeming said deposits from said casino investment account; and
 - transferring said redeemed deposits into said financial investment account.
 2. (Original) The method of claim 1 wherein said step of making a deposit comprises the step of depositing cash into said casino investment account.
 3. (Original) The method of claim 1 wherein said step of making a deposit comprises the steps of:
 - establishing a formula for calculating investment rating points to be awarded to a patron during game play;
 - calculating said investment rating points according to said formula during patron game play; and

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issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

B2 4. (Original) The method of claim 3 further comprising the step of issuing said patron an investment rating card that is associated with said casino investment account of said patron.

5. (Original) The method of claim 1 wherein said step of making a deposit comprises the steps of:

establishing a casino system of investment betting chips;

exchanging money for said investment betting chips;

placing bets with said investment betting chips; and

redeeming said investment betting chips for deposit on a monetary basis into said casino investment account.

6. (Original) The method of claim 1 wherein said step of making a deposit comprises the steps of:

establishing a conventional rating account for the benefit of said casino patron;

establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

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issuing said calculated conventional rating points to said conventional rating account;

redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

7. (Original) The method of claim 3 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

8. (Original) The method of claim 4 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

9. (Original) The method of claim 5 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

10. (Original) The method of claim 6 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

11. (Original) The method of claim 2 wherein said step of making a deposit further comprises the steps of:

establishing a formula for calculating investment rating points to be awarded to a patron during game play;

calculating said investment rating points according to said formula during patron game play; and

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issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

12. (Original) The method of claim 5 wherein said step of making a deposit further comprises the steps of:

establishing a formula for calculating investment rating points to be awarded to a patron during game play;

B2 calculating said investment rating points according to said formula during patron game play; and

issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

13. (Original) The method of claim 6 wherein said step of making a deposit further comprises the steps of:

establishing a formula for calculating investment rating points to be awarded to a patron during game play;

calculating said investment rating points according to said formula during patron game play; and

issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

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14. (Original) The method of claim 2 wherein said step of making a deposit further comprises the steps of:

- establishing a system of investment betting chips;
- exchanging money for said investment betting chips;
- placing bets with said investment betting chips; and
- redeeming said investment betting chips for deposit on a monetary basis into said casino investment account.

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15. (Original) The method of claim 3 wherein said step of making a deposit further comprises the steps of:

- establishing a system of investment betting chips;
- exchanging money for said investment betting chips;
- placing bets with said investment betting chips; and
- redeeming said investment betting chips for deposit on a monetary basis into said casino investment account.

16. (Original) The method of claim 4 wherein said step of making a deposit further comprises the steps of:

- establishing a casino system of investment betting chips;
- exchanging money for said investment betting chips;
- placing bets with said investment betting chips; and
- redeeming said investment betting chips for deposit on a monetary basis into said casino investment account.

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17. (Original) The method of claim 2 wherein said step of making a deposit comprises the steps of:

establishing a conventional rating account for the benefit of said casino patron;

establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

issuing said calculated conventional rating points to said conventional rating account;

redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

18. (Original) The method of claim 3 wherein said step of making a deposit comprises the steps of:

establishing a conventional rating account for the benefit of said casino patron;

establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

issuing said calculated conventional rating points to said conventional rating account;

redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

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19. (Original) The method of claim 5 wherein said step of making a deposit comprises the steps of:

establishing a conventional rating account for the benefit of said casino patron;

establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

issuing said calculated conventional rating points to said conventional rating account;

redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

20. (Original) The method of claim 1 wherein said casino investment account is operated and maintained by said casino.

21. (Original) The method of claim 1 wherein said casino investment account is operated and maintained by an independent financial institution.

22. (Original) The method of claim 1 wherein said financial investment account is operated and maintained by said casino.

23. (Original) The method of claim 1 wherein said financial investment account is operated and maintained by an independent financial institution.

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24. (Currently Amended) A method for implementing an expenditure tracking, reward, and investment program, said method comprising the steps of:

establishing an expenditure tracking account via a computer processor, said account for the benefit of a consumer;

making a deposit into said expenditure tracking account based on a percentage of the value of expenditures made by said consumer ;

associating said expenditure tracking account with a financial investment account of said consumer;

redeeming said deposits from said expenditure tracking account; and

transferring said redeemed deposits into said financial investment account.

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25. (Previously Added) The method of claim 24 wherein said step of making a deposit comprises the steps of:

registering at least one investment card of a consumer;

making expenditures using said at least one investment card;

identifying specific expenditures made using said at least one investment cards;

calculating a reimbursement based on said expenditures; and

redeeming said reimbursement for deposit on a monetary basis into said expenditure tracking account.

26. (Previously Added) The method of claim 24 wherein said step of making a deposit comprises the steps of:

tracking expenditures made by said consumer;

identifying specific expenditures that are eligible for reimbursement;

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establishing a formula for calculating a reimbursement to be awarded to said consumer for making said identified specific expenditures;

calculating said reimbursement according to said formula based on said tracked expenditures; and

depositing said calculated reimbursement into said expenditure tracking account wherein said reimbursement is redeemable on a monetary basis by the consumer for transfer into said financial investment account.

B2 27. (Previously Added) The method of claim 26 wherein said step of tracking expenditures comprises the steps of:

registering at least one investment card of a consumer; and
making expenditures using said at least one investment cards.

28. (Previously Added) The method of claim 24 wherein said step of making a deposit further comprises the step of depositing cash into said expenditure tracking account.

29. (Previously Added) The method of claim 24 wherein said financial investment account is operated and maintained by an independent financial institution.

30. (Previously Added) The method of claim 24 wherein said money transferred into said financial investment account is accrued on a tax deferred basis.